United States Bankruptcy Court Eastern District of New York

In re: Steven Pasciak Patricia Pasciak Debtors Case No. 16-42207-nhl Chapter 7

CERTIFICATE OF NOTICE

District/off: 0207-1 User: mmendieta Page 1 of 2 Date Rcvd: May 31, 2017 Form ID: 318DF7 Total Noticed: 57

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jun 02, 2017.
db/idb
                    Steven Pasciak,
                                          Patricia Pasciak,
                                                                    30 Mapleton Ave, Staten Island, NY 10306-5848
                    NYC Department of Finance,
                                                                                   Office of Legal Affairs,
smq
                                                         345 Adams Street,
                     Brooklyn, NY 11201-3719
smq
                   +NYS Unemployment Insurance,
                                                          Attn: Insolvency Unit,
                                                                                           Bldg. #12, Room 256,
                     Albany, NY 12240-0001
8804616
                    Allied Interstate LLC,
                                                    PO Box 1954,
                                                                        Southgate, MI 48195-0954
                   +Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC,
8989585
                     PO Box 41021, Norfolk VA 23541-1021
                                           c/o Quantum3 Group LLC, PO Box 280, Kirkland, bile, Citicorp Credit Srvs/Centralized Bankrup,
8989075
                    Citibank, N.A.,
                                                                                                Kirkland, WA 98083-0280
8804628
                    Citibank/Exxon Mobile,
                                                                                                             PO Box 790040,
                     Saint Louis, MO 63179-0040
                    Digestive Disease Consultants,
                                                              PO Box 4365,
8804630
                                                                                  Metuchen, NJ 08840-4365
                   +Ditech Financial LLC, f/k/a Green Tree Servicing LLC, c/o Berkman, Henoch, Peterson, Peddy & F, 100 Garden City Plaza,
8981443
                      Garden City, New York 11530-3203
                  ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
8804634
                   (address filed with court: Forster & Garbus, LLP, 60 Vanderbilt Motor Pkwy,
                      Commack, NY 11725-5710)
                   +Ford Motor Credit Company LLC, c/o Schiller Knapp Lefkowitz, & Hertzel LL 950 New Loudon Road, Suite 109, Latham, NY 12110-2100 
+Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825 
Intl Recovry, 195 Smithtown Blvd, Nesconset, NY 11767-1869
8815711
                                                                                                        & Hertzel LLP,
8977786
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                  Kia Motors Finance, 10550 Talbert Ave, Fountain Valley, CA 92708-6031
+Lacy Katzen, LLP, 130 E Main St, Rochester, NY 14604-1686
MED1 02 Amboy Medical Practice Pc, 195 Smithtown Blvd, Nesconset, NY 11767-1869
++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS IX 75266-0366
8804637
8804638
8804640
8804641
                   (address filed with court: Nissan- Infiniti, 8900 Freeport Pkwy, Irving, TX 75063-2409)
NYC Department of Finance, Church Street Station, PO Box 3600, New York, NY 10008-360
8804643
                                                                                                             New York, NY 10008-3600
                    NYC Water Board, PO Box 11863, Newark, NJ 07101-8163
8804644
                   NYC Water Board, PO Box 11863, Newark, NJ 0/101-8163
Nissan- Infiniti lt, 8900 Freeport Pkwy, Irving, TX 75063-2409
Prudential, PO Box 7390, Philadelphia, PA 19176-7390
Richmond Medical Anesthesia Assoc, PO Box 120988, Staten Island, NY 10312-0988
Rubin & Rothman, 1787 Veterans Hwy, Islandia, NY 11749-1500
Target, PO Box 30171, Tampa, FL 33630-3171
+The Bureaus Inc, 650 Dundee Rd, Northbrook, IL 60062-2757
8804642
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                                                         1811 Victory Blvd, Staten Island, NY 10314-3545
8804653
                   +The Luthmann Law Firm PLLC,
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                   +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov May 31 2017 18:41:41
smg
                     NYS Department of Taxation & Finance, Bankruptcy Unit,
                   Albany, NY 12205-0300
+E-mail/Text: ustpregion02.br.ecf@usdoj.gov May 31 2017 18:40:46
smg
                     Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
                    EDI: BECKLEE.COM May 31 2017 18:33:00
8963436
                                                                           American Express Centurion Bank,
                      c/o Becket and Lee LLP, PO Box 3001,
                                                                           Malvern PA 19355-0701
                    EDI: AMEREXPR.COM May 31 2017 18:34:00
                                                                                                             PO Box 981540,
8804618
                                                                           Amex,
                                                                                       Correspondence,
                      El Paso, TX 79998-1540
                    EDI: AMEREXPR.COM May 31 2017 18:34:00
Fort Lauderdale, FL 33329-7871
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8804617
                                                                            Amex,
                                                                                       PO Box 297871,
                                                                            Bk of Amer, PO Box 982235,
8804620
                     El Paso, TX 79998-2235
                    EDI: BANKAMER.COM May 31 2017 18:34:00
                                                                            Bank of America, NC4-105-03-14, PO Box 26012,
8804619
                    Greensboro, NC 27420-6012
EDI: CAPITALONE.COM May 31 2017 18:34:00
8804623
                                                                               Capital One Bank USA N, 15000 Capital One Dr,
                      Richmond, VA 23238-1119
                     EDI: CAPITALONE.COM May 31 2017 18:34:00
                                                                                                 Attn: Bankruptcy,
8804621
                                                                               Capital One,
                                                                                                                             PO Box 30285,
                     Salt Lake City, UT 84130-0285
                    EDI: CAPITALONE.COM May 31 2017 18:34:00
Charlotte, NC 28272-1083
8804622
                                                                               Capital One Bank,
                                                                                                       PO Box 71083,
                                                                               Capital One Bank (USA), N.A., PO Box 71083,
8957622
                    EDI: CAPITALONE.COM May 31 2017 18:34:00
                     Charlotte, NC 28272-1083
                    EDI: CHASE.COM May 31 2017 18:34:00
8804624
                                                                        Chase Card, PO Box 15298,
                      Wilmington, DE 19850-5298
                    EDI: CHASE.COM May 31 2017 18:34:00
8804625
                                                                        Chase Card Services, Attn: Correspondence Dept,
                    PO Box 15298, Wilmington, DE 19850-5298
EDI: CITICORP.COM May 31 2017 18:34:00
8804627
                                                                            Citi-Shell, PO Box 6497,
                      Sioux Falls, SD 57117-6497
                    EDI: CITICORP.COM May 31 2017 18:34:00
8804626
                                                                            Citi-citgo, PO Box 6497,
                      Sioux Falls, SD 57117-6497
                    EDI: RCSFNBMARIN.COM May 31 2017 18:34:00
8804629
                                                                                Credit One Bank N.A., PO Box 60500,
                     City of Industry, CA 91716-0500
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Page 2 of 2

Form ID: 318DF7 Total Noticed: 57 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) 8945132 EDI: DISCOVER.COM May 31 2017 18:34:00 Discover Bank, Discover Products Inc, New Albany, OH 43054-3025 PO Box 3025, EDI: DISCOVER.COM May 31 2017 18:34:00 8804631 Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316 E-mail/Text: bankruptcy.bnc@ditech.com May 31 2017 18:40:43 9002693 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154 EDI: CITICORP.COM May 31 2017 18:34:00 Sioux Falls, SD 57117-6497 EDI: FORD.COM May 31 2017 18:33:00 8804632 Exxmblciti, PO Box 6497, 8946289 Ford Motor Credit Company LLC, P.O. BOX 62180, COLORADO SPRINGS, CO 80962 EDI: FORD.COM May 31 2017 18:33:00 Ford Credit, PO Box 220564, 8804633 Pittsburgh, PA 15257-2564 EDI: RMSC.COM May 31 2017 18:34:00 Saint Paul, MN 55101-7707 8804635 Green Tree Servicing L, 332 Minnesota St Ste 610, EDI: RESURGENT.COM May 31 2017 18:34:00 LVNV Funding, LLC its successors and assigns as, 8991363 assignee of FNBM, LLC, PO Box 10587, Resurgent Capital Services, Greenville, SC 29603-0587 8804639 EDI: RESURGENT.COM May 31 2017 18:34:00 Lvnv Funding LLC, PO Box 10497, Greenville, SC 29603-0497 EDI: PRA.COM May 31 2017 18:33:00 9002615 Portfolio Recovery Associates, LLC, c/o Qvc, POB 41067, Norfolk VA 23541 EDI: RMSC.COM May 31 2017 18:34:00 8804646 QCARD/Synchrony Bank, PO Box 530905, Atlanta, GA 30353-0905 EDI: Q3G.COM May 31 2017 18:34:00 Quantum3 Group LLC as agent for, 8995429 JH Portfolio Debt Equities LLC, EDI: RMSC.COM May 31 2017 18:34:00 30x 788, Kirkland, WA 98083-0788 Syncb/Amer Eagle DC, PO Box 965005, PO Box 788, 8804649 Orlando, FL 32896-5005 EDI: RMSC.COM May 31 2017 18:34:00 8804650 Synchrony Bank/American Eagle, Attn:Bankruptcy, PO Box 103104, Roswell, GA 30076-9104 EDI: URSI.COM May 31 2017 18:33:00 Un. United Recovery Systems, PO Box 722910, 8804654 Houston, TX 77272-2910 TOTAL: 31 ***** BYPASSED RECIPIENTS ***** NONE. TOTAL: 0

Addresses marked $^{\prime}$ + $^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0207-1

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR. 2002(g)(4).

User: mmendieta

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 02, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2017 at the address(es) listed below:

Kevin B Zazzera on behalf of Debtor Steven Pasciak kzazz007@yahoo.com Kevin B Zazzera on behalf of Joint Debtor Patricia Pasciak kzazz007@yahoo.com ljones@jonespllc.com, lljones@ecf.epiqsystems.com;N265@ecfcbis.com Lori Lapin Jones on behalf of Trustee Lori Lapin Jones ljones@jonespllc.com, Lori Lapin Jones lljones@ecf.epiqsystems.com;N265@ecfcbis.com Martin A Mooney on behalf of Creditor Ford Motor Credit Company LLC as agent for CAB East, LLC ahight@schillerknapp.com, ahight@ecf.courtdrive.com Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC Ronald D Howard r.howard@bhpp.com

TOTAL: 7

Date Royd: May 31, 2017

Case 1-16-42207-nhl Doc 26 Filed 06/02/17 Entered 06/03/17 00:20:05

Information to identify the case:		
Debtor 1	Steven Pasciak	Social Security number or ITIN xxx-xx-3637
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	EIN
	Patricia Pasciak	Social Security number or ITIN xxx-xx-4547
	First Name Middle Name Last Name	EIN
	ankruptcy Court Eastern District of New York Plaza East, Suite 1595 1201–1800	

Case number: 1–16–42207–nhl Chapter: 7

Order of Discharge and Final Decree

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Steven Pasciak Patricia Pasciak

IT IS FURTHER ORDERED:

- Lori Lapin Jones (Trustee) is discharged as trustee of the estate of the above–named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above–named debtor(s) is closed.

BY THE COURT

Dated: May 31, 2017 <u>s/ Nancy Hershey Lord</u> United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Revised: 12/15

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated:
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Official Form 318DF7